

PTO/SB/08A (08-03)

Approved for use through 07/31/2006. OMB 0851-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

| | | | |
|---|------------------------|--------------------------|-------------------|
| Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) | | Complete if Known | |
| | | Application Number | 09/747,308 |
| | | Filing Date | 12/22/2000 |
| | | First Named Inventor | Badari |
| | | Art Unit | 3624 |
| | | Examiner Name | LALITA M HAMILTON |
| Sheet 1 of 9 | Attorney Docket Number | MS1-428US | |

| U.S. PATENT DOCUMENTS | | | | | | |
|--|--------------------------|--|--|--------------------------------|--|---|
| Examiner Initials ¹ | Cite No. ¹ | Document Number | | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
| | | Number-Kind Code ² (if known) | | | | |
|  | | US- 3,842,248 | | 10-15-1974 | Yarnell et al. | |
| | | US- 3,852,571 | | 12-03-1974 | Hall et al. | |
| | | US- 4,485,300 | | 11-27-1984 | Peirce | |
| | | US- 4,701,601 | | 10-20-1987 | Francini et al. | |
| | | US- 4,734,584 | | 03-29-1988 | Boston et al. | |
| | | US- 4,789,158 | | 01-17-1989 | Shavit et al. | |
| | | US- 4,823,284 | | 04-18-1989 | Deming | |
| | | US- 4,839,504 | | 08-13-1989 | Nakano | |
| | | US- 4,893,248 | | 01-09-1990 | Pitts et al. | |
| | | US- 4,948,174 | | 08-14-1990 | Thomson et al. | |
| | | US- 4,949,272 | | 08-14-1990 | Vanourek et al. | |
| | | US- 4,979,207 | | 12-18-1990 | Baum et al. | |
| | | US- 4,992,940 | | 02-12-1991 | Dworkin | |
| | | US- 5,007,084 | | 04-09-1991 | Matema et al. | |
| | | US- 5,027,388 | | 06-25-1991 | Bradshaw et al. | |
| | | US- 5,091,888 | | 02-25-1992 | Pickens et al. | |
| | | US- 5,121,945 | | 06-16-1992 | Thomson et al. | |
| | | US-5,197,084 | | 03-23-1993 | Tillery et al. | |
| | | US-5,206,488 | | 04-27-1993 | Teicher | |
| | | US-5,220,501 | | 06-15-1993 | Lawlor et al. | |
| | | US-5,229,584 | | 07-20-1993 | Erickson | |
| | | US-5,265,033 | | 11-23-1993 | Vajk et al. | |
| | | US-5,283,829 | | 02-01-1994 | Anderson | |
| | | US-5,287,270 | | 02-15-1994 | Hardy et al. | |
| | | US-5,325,290 | | 06-28-1994 | Cauffman et al. | |
| | | US-5,328,959 | | 07-05-1994 | Perazza | |
| | | US-5,359,509 | | 10-25-1994 | Little et al. | |
| | | US-5,383,113 | | 01-17-1995 | Kight et al. | |

| | | | |
|-----------------------|--|--------------------|--------|
| Examiner Signature | | Date Considered | 4/2/05 |
|-----------------------|--|--------------------|--------|

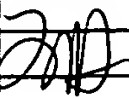
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.


This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

| | | | |
|--|------------------------|--------------------------|-------------------|
| Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) | | Complete If Known | |
| | | Application Number | 09/747,308 |
| | | Filing Date | 12/22/2000 |
| | | First Named Inventor | Badari |
| | | Art Unit | 3624 |
| | | Examiner Name | LALITA M HAMILTON |
| Sheet 2 of 9 | Attorney Docket Number | MS1-428US | |

| U.S. PATENT DOCUMENTS | | | | | | |
|--|--------------------------|--|--|--------------------------------|--|---|
| Examiner Initials ¹ | Cite No. ¹ | Document Number | | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
| | | Number-Kind Code ² (if known) | | | | |
|  < | | | | | | |

| | | | |
|-----------------------|--|--------------------|--------|
| Examiner Signature |  | Date Considered | 4/2/05 |
|-----------------------|--|--------------------|--------|

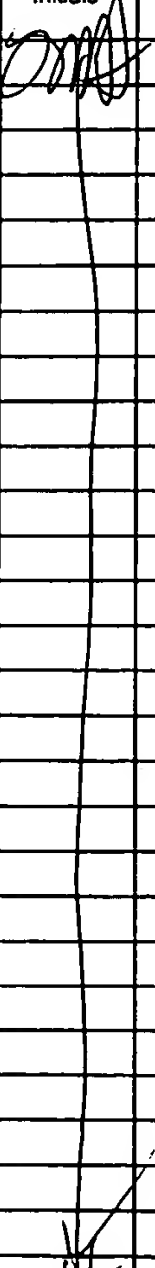
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

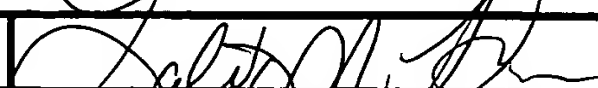
This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

| | | | |
|--|------------------------|--------------------------|-------------------|
| Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) | | Complete If Known | |
| | | Application Number | 09/747,308 |
| | | Filing Date | 12/22/2000 |
| | | First Named Inventor | Badari |
| | | Art Unit | 3624 |
| | | Examiner Name | LALITA M HAMILTON |
| Sheet 3 of 9 | Attorney Docket Number | MS1-428US | |

| U.S. PATENT DOCUMENTS | | | | | | |
|--|--------------------------|--|--|--------------------------------|--|---|
| Examiner Initials ¹ | Cite No. ¹ | Document Number | | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
| | | Number-Kind Code ² (if known) | | | | |
|  | | US- 5,848,400 | | 12-08-1998 | Chang | |
| | | US- 5,848,412 | | 12-08-1998 | Rowland et al. | |
| | | US- 5,848,800 | | 12-15-1998 | Metzler et al. | |
| | | US- 5,870,724 | | 02-09-1999 | Lawlor et al. | |
| | | US- 5,884,284 | | 03-16-1999 | Peters et al. | |
| | | US- 5,884,288 | | 03-16-1999 | Chang et al. | |
| | | US- 5,903,881 | | 05-11-1999 | Schrader et al. | |
| | | US- 5,920,847 | | 07-08-1999 | Kolling et al. | |
| | | US- 5,924,077 | | 07-13-1999 | Beach et al. | |
| | | US- 5,951,848 | | 09-14-1999 | Kailash | |
| | | US- 5,958,700 | | 09-21-1999 | Landry | |
| | | US- 5,983,924 | | 10-05-1999 | Williams et al. | |
| | | US- 5,983,925 | | 10-05-1999 | Kolling et al. | |
| | | US-5,974,148 | | 10-26-1999 | Randle et al. | |
| | | US-5,978,577 | | 11-02-1999 | Rierden et al. | |
| | | US- 5,978,780 | | 11-02-1999 | Watson | |
| | | US-5,978,840 | | 11-02-1999 | Nguyen et al. | |
| | | US-6,026,374 | | 02-15-2000 | Chess | |
| | | US-6,032,133 | | 02-29-2000 | Hilt et al. | |
| | | US-6,035,281 | | 03-07-2000 | Crosskey et al. | |
| | | US-6,058,373 | | 05-02-2000 | Blinn et al. | |
| | | US-6,058,413 | | 05-02-2000 | Flores et al. | |
| | | US-6,070,150 | | 05-30-2000 | Remington et al. | |
| | | US-6,073,143 | | 06-08-2000 | Nishikawa et al. | |
| | | US-6,138,112 | | 10-24-2000 | Slutz | |
| | | US-6,199,076 | | 03-06-2001 | Logan et al. | |
| | | US-6,209,048 | | 03-27-2001 | Wolff | |
| | | US-6,219,669 | | 04-17-2001 | Haff et al. | |

| | | | |
|-----------------------|---|--------------------|--------|
| Examiner Signature |  | Date Considered | 4/2/05 |
|-----------------------|---|--------------------|--------|

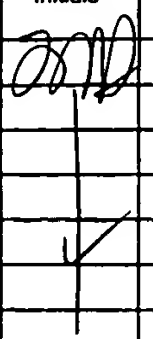
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

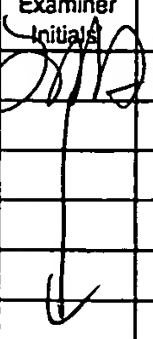
This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

| | | | |
|--|------------------------|--------------------------|-------------------|
| Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) | | Complete if Known | |
| | | Application Number | 09/747,308 |
| | | Filing Date | 12/22/2000 |
| | | First Named Inventor | Badari |
| | | Art Unit | 3624 |
| | | Examiner Name | LALITA M HAMILTON |
| Sheet 4 of 9 | Attorney Docket Number | MS1-428US | |

| U.S. PATENT DOCUMENTS | | | | | | |
|--|--------------------------|--|--|--------------------------------|--|---|
| Examiner Initials [*] | Cite No. ¹ | Document Number | | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
| | | Number-Kind Code ² (if known) | | | | |
|  | | US- 6,240,444 | | 05-29-2001 | Fin et al. | |
| | | US- 6,373,950 | | 04-16-2002 | Rowney | |
| | | US- 6,408,284 | | 06-18-2002 | Hilt et al. | |
| | | US- 5,223,699 | | 06-29-1993 | Flynn et al. | |
| | | US- 4,905,826 | | 03-06-1990 | Martin | |
| | | US- | | | | |
| | | US- | | | | |
| | | US- | | | | |
| | | US- | | | | |
| | | US- | | | | |
| | | US- | | | | |
| | | US- | | | | |

| FOREIGN PATENT DOCUMENTS | | | | | | | |
|---|--------------------------|---|--|--------------------------------|--|---|----------------|
| Examiner Initials [*] | Cite No. ¹ | Foreign Patent Document | | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear | T ⁶ |
| | | Country Code ³ -Number ⁴ -Kind Code ⁵ (if known) | | | | | |
|  | | EP 0745947 | | 12-04-96 | Bednar et al. | | |
| | | WO 91/16691 | | 10-31-91 | Jones et al. | | |
| | | WO 93/08545 | | 04-29-93 | Jones et al. | | |
| | | WO 96/08783 | | 03-21-96 | Stein et al. | | |
| | | WO 97/24680 | | 07-10-97 | Munsil et al. | | |
| | | JP2000113089 | | 04-21-00 | Sasazawa | | |

| | | | |
|-----------------------|--|--------------------|--------|
| Examiner Signature |  | Date Considered | 4/2/05 |
|-----------------------|--|--------------------|--------|

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

| | | | | | |
|---|---|----|---|--------------------------|-------------------|
| Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) | | | | Complete if Known | |
| | | | | Application Number | 09/747,308 |
| | | | | Filing Date | 12/22/2000 |
| | | | | First Named Inventor | Badari |
| | | | | Group Art Unit | 3624 |
| | | | | Examiner Name | LALITA M HAMILTON |
| Sheet | 5 | of | 9 | Attorney Docket Number | MS1-428US |

| NON PATENT LITERATURE DOCUMENTS | | | |
|---------------------------------|---|---|----------------|
| Examiner Initials* | Cite No. | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| | | Orr, Bill, "Electronic bill paying shows signs of soaring", ABA Banking Journal, May 1997, pages 42, 47-48, 50. | |
| | | Brown, Bob, "TI, SW Bell Unite in EDI Billing Trial", The American City, Aug. 1963. | |
| | | Vandenengel, Gerry, "Cards on the Internet-Advertising on a \$3 bill", World Card Technology, Feb. 1995, pages 46-48. | |
| | | "A Different Drummer on the Data Highway", American Banker, May 12, 1995, 2 pages. | |
| | | Meredith, Robin, "Internet Bank Moves Closer to Virtual Reality", USA Today, May 5, 1995. | |
| | | Strassel, Kim, "Dutch Software Concern Experiments With Electronic 'Cash' in Cyberspace", Wall Street Journal, April 17, 1995. | |
| | | Rosen, Nick, "Cash just isn't flexible enough", Daily Express, Feb. 10, 1995. | |
| | | Gullo, Karen, "Electronic Bill Payment", American Banker, Jan. 27, 1992. | |
| | | "Management Utility Billing" Jul/Aug. 1979, 5 pages. | |
| | | Myers, Edith, "Banking on PCs", Datamation, 6 pages. | |
| | | Gullo, Karen, "Citicorp Device is called pivotal for home banking", American Banker, March 1, 1990. | |
| | | "Newsnet Reference Guide 1994", Newsnet Inc., 945 Haverford Road, Bryn Mawr, PA 19010. | |
| | | Palmer, James and Gaj, Steven, "Consolidated Third Party Collections", Dept. of Veterans Affairs Medical Center, Brecksville, Ohio, Mumps Computing, June, 1997, pages 12-16. | |
| | Briere, Daniel and Chris Finn, "Footing the Bill", Network World, Vol. 9, No. 21, May 25, 1992. | | |

| | | | |
|--------------------|--|-----------------|---------|
| Examiner Signature | | Date Considered | 4/20/01 |
|--------------------|--|-----------------|---------|

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

| | | | | | |
|--|---|----|---|--------------------------|-------------------|
| Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) | | | | Complete if Known | |
| | | | | Application Number | 09/747,308 |
| | | | | Filing Date | 12/22/2000 |
| | | | | First Named Inventor | Badari |
| | | | | Group Art Unit | 3624 |
| | | | | Examiner Name | LALITA M HAMILTON |
| Sheet | 6 | of | 9 | Attorney Docket Number | MS1-428US |

| NON PATENT LITERATURE DOCUMENTS | | | |
|---------------------------------|--|---|----------------|
| Examiner Initials* | Cite No. | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| | | White, George, "Consumer Bill Payment - "Front end" Overview", White Papers, Inc., April 22, 1992, 3 pages. | |
| | | Pence, Daniel M., "TV Answer", Electronic Payment Products, TV Answer, Inc., Reston, Virginia, 9 pages. | |
| | | "New Technologies in Consumer Bill Payment", Scanfione by US Order, 9 pages. | |
| | | Mila, Paul, Director of Operations, "Online Resources", McLean, Virginia, 4 pages. | |
| | | Pope, Dennis, Asst. Vice President, EFT Project Manager, Manufacturers Hanover Trust Company, New York, New York, 5 pages. | |
| | | White, George, "Bill Payment Initiation From Retail Stores", White Papers, Inc., April 22, 1992, 2 pages. | |
| | | "System and Method for Paying Bills Electronically", 7 pages. | |
| | | Manelski, Dr. Dennis, "Bill & Pay Minitel-Consumer Bill Payments Overview", Minitel USA, 880 7th Ave., New York, NY, April 22, 1992. | |
| | | "More Diversity: Information Services Stress Partnerships", Communications Daily, Vol. 12, No. 124, p. 2, June 26, 1992, 2 pages. | |
| | | "Account Acquisitions", A/S/M Communications, Inc., Adweek, May 3, 1993. | |
| | | Youngblood, Dick, Staff Writer, "Some hung up about paying bills via computer", Star Tribune, Minneapolis, MN, May 23, 1993, 3 pages. | |
| | | Alexander, Steve, "Community Link to Shift its marketing focus from masses to special interest", UMI Inc., August 13, 1993, 3 pages. | |
| | | Oslund, John, Staff Writer, "Ready to Score- Big Game Offers US West a chance to show off new information Service", Star Tribune, Jan. 24, 1992, 3 pages. | |
| | "Sprint Considers Single Bill", Communications Week, Dec. 24, 1990, page 27. | | |

| | | | |
|-----------------------|--|--------------------|--------|
| Examiner Signature | | Date Considered | 9/2/05 |
|-----------------------|--|--------------------|--------|

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

| | | | | | |
|---|---|--------------------------|-------------------|------------------------|-----------|
| Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) | | Complete if Known | | | |
| | | Application Number | 09/747,308 | | |
| | | Filing Date | 12/22/2000 | | |
| | | First Named Inventor | Badari | | |
| | | Group Art Unit | 3624 | | |
| | | Examiner Name | LALITA M HAMILTON | | |
| Sheet | 7 | of | 9 | Attorney Docket Number | MS1-428US |

| NON PATENT LITERATURE DOCUMENTS | | | |
|---------------------------------|----------|--|----------------|
| Examiner Initials* | Cite No. | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| SM | | Pfitsinger, William, "Consolidate Your Utility Bills...", The American City, Aug. 1963, pages 80-81. | |
| | | "A Player Goes After Big Bucks in Cyberspace", American Banker, May 5, 1998. | |
| | | Sirbu, Marvin and Tygar, J.D., "NetBill: An Internet Commerce Service Optimized for Network Delivered Services", Engineering and Public Policy Dept. and Computer Science Dept., Carnegie Mellon University, Pittsburg, Pennsylvania, Feb. 27, 1995, pages 1-12. | |
| | | Kutler, Jeffery, "Cash Card Creator Looking Beyond Mondex", Feb. 9, 1995. | |
| | | Post, David, "E-Cash: Can't live with it, Can't live without it", The American Lawyer, March 1995, pages 116-117. | |
| | | Piskora, Beth, "Debit Cards Seen Poised for New Markets", American Bankers, March 7, 1995. | |
| | | Bank, David, "Cash, Check, Charge- What's next?", Seattle Times, March 6, 1995, 4 pages. | |
| | | Cortese, Amy, "Cyberspace - Crafting software that will let you build a business out there", Business Week, Feb. 27, 1995, 7 pages. | |
| ✓ | | Mullin, Rick, "The Upward Evolution of Batch Automation", Chemical Week, Vol. 161, Issue 37, p39, 2p, 1 graph, 4c, Oct. 6, 1989. | |
| | | Zabback et al., "Office Documents on a Database Kernel- Filing, Retrieval, and Archiving-", Database Research Group, Dept. of Computer Science Swiss Federal Institute of Technology, CH-8092, Zurich, pages 261-270. | |

| | | | |
|--------------------|--|-----------------|--------|
| Examiner Signature |  | Date Considered | 4/2/05 |
|--------------------|--|-----------------|--------|

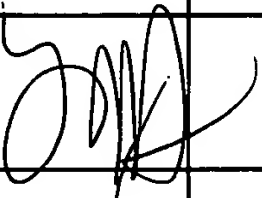
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.


¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing the this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

| | | | | | |
|---|---|--------------------------|-------------------|------------------------|-----------|
| Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) | | Complete If Known | | | |
| | | Application Number | 09/747,308 | | |
| | | Filing Date | 12/22/2000 | | |
| | | First Named Inventor | Badari | | |
| | | Group Art Unit | 3624 | | |
| | | Examiner Name | LALITA M HAMILTON | | |
| Sheet | 8 | of | 9 | Attorney Docket Number | MS1-428US |

| NON PATENT LITERATURE DOCUMENTS | | | |
|--|----------|--|----------------|
| Examiner Initials* | Cite No. | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
|  | | PR Newswire, "Template Software Strengthens Core Product Family With Ease-of-Use and Functional Enhancements that Promote Unparalleled Software Reuse", Dialog File 621, Access No. 01544425, June 23, 1997. | |
| | | Richard Crone, "Who Does MSFDC Really serve?", Dialog File 696, Access No. 00581887, Vol. 3, Issue 25, Dec. 16, 1997. | |
| | | Business Wire, "Just in time solutions introduces BillCast Family of products for open internet billing", Business Wire, May 18, 1998. | |
| | | Anonymous, "Another Player Enters the Bill Presentment Game (Online Resources & Communications teams with Electronic Funds & Data Corp. and American Payment Systems to develop online bill presentment and bill payment service)", Report on Home Banking & Financial Services, Vol.2, No. 12, p 3, March 28, 1997. | |
| | | Anonymous, " Bold moves (First Data Corp and Microsoft corp are forming bill-pay and bill-presentment company, challenging Visa, Integrion and Checkfree)", Cards International, N. 181, p. 5, July 31, 1997. | |
| | | Anonymous, "Billers Benefit When the Bill's Not in the Mail", Bank Network News, V. 15, N. 8, pages 4-5, Sep. 11, 1996. | |
| | | Jones, D., "CHAPS- ring around the city", Journal: Banking World, Vol. 1, No. 5, p. 11-13, Nov. 1983. | |
| | | "Sterling Commerce Announces New Consumer Payment Consolidation Software for Banks; Vector: Biller Lets Banks Solve Costly Manual Handling of Consumer Payment", Business Wire, p09160262, Sep. 16, 1996. | |
| | | Large, Jack, "Which Method Should you settle for?", Corporate Finance; London, Sep. 1997. | |
| | | "Putting a Charge Into Electronic Bill Payments", 28 August 1996, Bank Network News, Vol. 15, No. 7, p.3. | |

| | | | |
|--------------------|--|-----------------|--------|
| Examiner Signature |  | Date Considered | 4/2/05 |
|--------------------|--|-----------------|--------|

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing the this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

| | | | | | |
|--|---|----|---|--------------------------|-------------------|
| Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary) | | | | Complete if Known | |
| | | | | Application Number | 09/747,308 |
| | | | | Filing Date | 12/22/2000 |
| | | | | First Named Inventor | Badari |
| | | | | Group Art Unit | 3624 |
| | | | | Examiner Name | LALITA M HAMILTON |
| Sheet | 9 | of | 9 | Attorney Docket Number | MS1-428US |

| NON PATENT LITERATURE DOCUMENTS | | | |
|--|-------------|---|----------------|
| Examiner Initials* | Cite No. | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| | | "Toward Better Bill-Payment Processing", April 1996, Bank Technology News, Vol. 9, No. 4, p.10. | |
| | | "E-Bill Customers Over the Internet", 8 January 1996, Twice, Vol. 11, No. 1, p.142. | |
| | | "Visa to Offer Electronic Bills", 17 July 1995, Interactive Age, Vol. 2, No. 19, p.4. | |
| | | Messena et al., "Building and Hosting Design -time ActiveX Controls"- Internet Reference, HTTP://www.microsoft.com, 1/21/97. | |
| | | Tompkins et al., "HTML Design-time",- Internet Reference, HTTP://www.microsoft.com, 2/12/97. | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

| | | | |
|-----------------------|--|--------------------|--------|
| Examiner Signature | | Date Considered | 4/2/05 |
|-----------------------|--|--------------------|--------|

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing the this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.